

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: CHAMBERLIN, ROBERT L., JR.	§	Case No. 08-73244
CHAMBERLIN, AMY M.	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 02/01/2010 in Courtroom 115, United States Courthouse, 211 South Court  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 12/31/2009

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD, IL 61104-2228  
(815) 965-8635

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: CHAMBERLIN, ROBERT L., JR.  
CHAMBERLIN, AMY M.

§ Case No. 08-73244

§

§

Debtor(s) \_\_\_\_\_

§

**SUMMARY OF AMENDED TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$ <u>19,796.24</u>
<i>and approved disbursements of</i>	\$ <u>15.74</u>
<i>leaving a balance on hand of <sup>1</sup></i>	\$ <u>19,780.50</u>

Claims of secured creditors will be paid as follows:

*Claimant*

*Proposed Payment*

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>JOSEPH D. OLSEN</u>	\$ <u>2,729.62</u>	\$ <u>83.02</u>
<i>Attorney for trustee</i> <u>Yalden, Olsen &amp; Willette</u>	\$ <u>891.00</u>	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ <u>260.00</u>	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

*Reason/Applicant*

*Fees*

*Expenses*

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,596.78 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 80.7 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>1</u>	<u>Recovery Management Systems Corporation</u>	\$ <u>3,232.44</u>	\$ <u>2,608.95</u>
<u>2</u>	<u>Discover Bank/DFS Services LLC</u>	\$ <u>5,362.79</u>	\$ <u>4,328.39</u>
<u>3</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>260.75</u>	\$ <u>210.46</u>
<u>4</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>584.59</u>	\$ <u>471.83</u>
<u>5</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>514.94</u>	\$ <u>415.62</u>
<u>6</u>	<u>SFC- Central Bankruptcy</u>	\$ <u>666.00</u>	\$ <u>537.54</u>
<u>7</u>	<u>Roundup Funding, LLC</u>	\$ <u>319.49</u>	\$ <u>257.87</u>
<u>8</u>	<u>Roundup Funding, LLC</u>	\$ <u>6,351.68</u>	\$ <u>5,126.53</u>
<u>9</u>	<u>Roundup Funding, LLC</u>	\$ <u>2,304.10</u>	\$ <u>1,859.67</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD, IL 61104-2228  
(815) 965-8635

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 6

## CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 08-73244

User: cshabez  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 46

Date Rcvd: Jan 05, 2010

The following entities were noticed by first class mail on Jan 07, 2010.

db/jdb +Robert L. Chamberlin, Jr., Amy M. Chamberlin, 708 Hewitt St, Forreston, IL 61030-9797  
aty +Craig A Willette, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
aty +Joseph D. Olsen, Yalden, Olsen & Willette, 1318 East State Street, Rockford, IL 61104-2228  
aty +Mark Zaleski, Mark E. Zaleski, Attorney at Law, 10 N Galena Avenue #220,  
Freeport, IL 61032-4360  
tr +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
12686758 Bank of America, PO Box 17220, Baltimore, MD 21297-1220  
12686759 +Bank of America, PO Box 45224, Jacksonville, FL 32232-5224  
12686760 Bank of America, PO Box 15726, Wilmington, DE 19886-5726  
12686761 Bank of America, PO Box 37271, Baltimore, MD 21297-3271  
12686763 Capital One, Bankruptcy Department, PO Box 85167, Richmond, VA 23285-5167  
12686762 +Capital One, Bankruptcy Department, PO Box 5155, Norcross, GA 30091-5155  
12701357 +Capital One Auto Finance, P.O. Box 829009, Dallas, Texas 75382-9009  
12686766 Capital One Bank, PO Box 790216, Saint Louis, MO 63179-0216  
12686765 Capital One Bank, PO Box 5294, Carol Stream, IL 60197-5294  
12686767 Capital One Services, Inc., PO Box 30278, Salt Lake City, UT 84130-0278  
12686768 Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
13679781 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933  
12686770 Citizens Automobile Finance, Inc., PO Box 42113, Providence, RI 02940-2113  
12686771 Direct Merchants Bank, Payment Center, PO Box 17313, Baltimore, MD 21297-1313  
12686773 +First Franklin Loan Services, 150 Allegheny Center Mall, IDC 09071,  
Pittsburgh, PA 15212-5335  
12686774 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147  
12686775 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524  
12686776 +Freedman, Anselmo, Indberg & Rappe, PO Box 3228, Naperville, IL 60566-3228  
12686777 Freeport Health Network/Hospital, Central Business Office, PO Box 857,  
Freeport, IL 61032-0857  
12686778 HSBC Card Services, PO Box 81622, Salinas, CA 93912-1622  
12686784 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308  
(address filed with court: NCO Financial Systems, PO Box 8547, Philadelphia, PA 19101)  
12686782 MCI Residential Service, PO Box 17890, Denver, CO 80217-0890  
12686780 +Mann Bracken LLC, 2727 Paces Ferry Rd., One Paces West, Suite 1400, Atlanta, GA 30327-2734  
12686781 Maurices, World Financial Network Nat. Bank, PO Box 659705, San Antonio, TX 78265-9705  
12686783 Menards, Retail Services, PO Box 17602, Baltimore, MD 21297-1602  
12686785 NCO Financial Systems, PO Box 15740, Wilmington, DE 19850-5740  
12686786 Orchard Bank, Bankcard Services, PO Box 80084, Salinas, CA 93912-0084  
13596803 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13677550 PYOD LLC its successors and assigns as assignee of, MHC Receivables, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13684423 ++SECURITY FINANCE CENTRAL BANKRUPTCY, P O BOX 1893, SPARTANBURG SC 29304-1893  
(address filed with court: SFC- Central Bankruptcy, 209 DAWSON RD. STE. 4B,  
COLUMBIA, SC. 29223)  
12686787 ++SECURITY FINANCE CENTRAL BANKRUPTCY, P O BOX 1893, SPARTANBURG SC 29304-1893  
(address filed with court: Security Finance, 423 South Street, Freeport, IL 61032)  
12686788 Target, Retailers National Bank, PO Box 59317, Minneapolis, MN 55459-0317  
12686789 +Tri-State Adjustments, 440 Challenge St, Freeport, IL 61032-2540

The following entities were noticed by electronic transmission on Jan 05, 2010.

12686757 E-mail/PDF: recoverybankruptcy@afninet.com Jan 06 2010 00:13:19 AFNI, Inc., PO Box 3427,  
Bloomington, IL 61702-3427  
12686764 E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM  
Capital One Auto Finance, PO Box 93016, Long Beach, CA 90809-3016  
12833316 +E-mail/PDF: rmscedi@recoverycorp.com Jan 06 2010 00:21:49 Capital Recovery II,  
Recovery Management Systems Corp, 25 S. E. 2nd Ave., Ste 1120, Miami, FL 33131-1605,  
Attn: Ramesh Singh  
12686772 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 06 2010 00:13:28 Discover, PO Box 30395,  
Salt Lake City, UT 84130-0395  
13555711 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 06 2010 00:13:28  
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025  
12686779 E-mail/PDF: cr-bankruptcy@kohls.com Jan 06 2010 00:13:36 Kohl's, PO Box 2983,  
Milwaukee, WI 53201-2983  
13515074 +E-mail/PDF: rmscedi@recoverycorp.com Jan 06 2010 00:21:49  
Recovery Management Systems Corporation, For Capital Recovery II, As Assignee of MENARDS,  
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13709712 E-mail/PDF: BNCEmails@blinellc.com Jan 06 2010 00:12:23 Roundup Funding, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12686769 Childrens Place

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-3  
Case: 08-73244

User: cshabez  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Jan 05, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.